

## HAD STATE PRESIDENT AS GUEST

With Mayor Murphy and Chief Stanton He Addresses Local Fire Insurance Agents at Social Gathering—Rates and Fire Protection Discussed—Banquet at Wauregan House

At a social evening held by the Underwriters association of Norwich at the Wauregan house, Monday, they had as guests and speakers Mayor T. C. Murphy, President Dale D. Butler of Middletown, of the State Association of Local Fire Association Agents, and Fire Chief Howard L. Stanton. The early part of the evening was spent in an earnest and profitable discussion by the three speakers upon fire insurance matters, local and general. A banquet concluded the pleasant evening at 11:30 o'clock.

For the first part of the programme the members gathered in a private room, with an attendance of about 20, when President Walter F. Lester opened the meeting by expressing his thanks for the board to the speakers who were to address the gathering, and referred briefly to the history of the Norwich board of underwriters in the 36 years of its existence, coming now to a membership of thirty and having had a very successful experience in all its time.

### Mayor First Speaker.

He introduced Mayor T. C. Murphy in a pleasant way, and the mayor was greeted with applause as he arose and expressed his pleasure at attending the gathering of the local insurance agents. He referred to what the city had done for fire protection all this coming to the benefit of the fire companies, saying that he believed Norwich had done more for the fire companies in the last ten years than any other city he knew of. In the last ten years Norwich has expended \$150,000 more for the department than in the preceding ten years. He said he had been accused of being a chronic kicker about the fire department, and he still was willing to oppose expenditures for that unless he thought he was getting an equivalent. He gave instances on his own property of an increase of insurance rates, and said he believed there ought to be some arrangement by which the people in a city like Norwich should not pay as much as people in Jewett City or Putnam. He said the city had been putting more money into its fire department, but the rates had been going up increasingly. He thought conditions in Norwich warranted an expectation of lessened rates.

### An Old Croquet Player.

State President Dale D. Butler followed Mayor Murphy, opening his instructive talk with a pleasant reference to former years when he came here to play croquet, as it was then at the national tournaments here. As for himself, he said, he was an also-ran, but he came close to honors once, since his brother won the national championship one year. He assured the mayor that he was getting a rate as favorable as could be expected, and on the question of the fire department he thought it was probably in the same class of performance as the Middletown department, since it was doing the important thing of putting out fires and keeping them down to small compass, but that probably it was as far short of what insurance men called an ideal fire department as it is ahead of what it was ten years ago. He spoke of the conflagration hazard, which is now so much greater and so much different than the hazard of years ago, and said we were all feeling pretty good about our fire departments as long as they do the essential thing of getting there on time and putting out fires before they get much of a start, although this was not the complete test of what we ought to have.

President Butler went on to speak of the business ethics which should govern an association of fire insurance agents, and advocated the membership of each local board in the national association, which could serve as a valuable channel of information for all its members.

He made a strong point of the value of associations of local agents, and of state associations, and predicted increasing power and influence with the insurance companies to be exercised by such associations. The contingent commission plan was properly advocated by President Butler as the proper way to measure the payment coming to agents from their companies besides putting a premium upon proper selection, inspection and rejection of risks. The idea of an anti-rebate law which he said was a proposition likely to come up in the legislature was favored by the New London convention, but he claimed there was no need of such a law in the New England insurance exchange. Fair play was the one rule which should govern the insurance agents in their business relations.

### Chief Stanton.

Local President Lester introduced Chief Stanton with some pleasant references to the confidence Norwich felt in its fire chief who was to talk upon the subject of fire prevention. Chief Stanton was greeted with applause.

He said that fire prevention in some minds was chiefly in proper inspection, but he thought that was not all and he considered that Norwich was as well inspected as any city in the state, and particularly at this period of the year. He spoke of the constant knowledge that the local firemen had of ways of entrance and exit to all mercantile buildings and described how the data on conditions in Norwich buildings is kept. One way of getting lower rates that he indicated was to have sprinkled basements in the mercantile risks. Chief Stanton spoke of his idea that there ought to be a state fire marshal whose office should be distributed among the state police. This would result in much better work in detection and ferreting out of incendiary fires. Because we are a shingled city, Chief Stanton said, the hazard of fire prevention was with us all the time. We had had some big fires, but no conflagrations. If it had not been for the \$110,354 loss in the Central wharf lumber district fire this year, our whole loss for 1912 would have been only a little over \$9,000. In the lumber district fire referred to there was a total valuation in property at risk of \$267,880 and the insurance was \$175,800.

Chief Stanton referred to his membership on two of the twenty-nine committees of the National Fire Protective association and spoke of the great work that had been accomplished through which it is possible for neighboring cities to be of help to each other in case of sudden call.

Fire protection, he said, was just as much one of his hobbies as putting out fires and he had this season been warning about Christmas decorations. Fire prevention was largely a matter of education and he believed that the foreign element could well be instructed on methods of fire prevention. Chief Stanton said he believed Norwich compared most favorably with any city on the matter of inspection and the department, though small, was as effective as anything of its size. He thanked the agents for all the courtesies which they often extended to him and was applauded as he concluded.

The arrangements committee, E. A. Francis, W. O. Rogers and William B. Young, Jr. then announced that the banquet was waiting in the dining

room. The following menu was well served:

Oysters on the Half Shell  
Cream Pousse  
Filet of Sole  
Celery  
Roast Turkey with Dressing  
Mashed Potatoes  
Turnips  
Cranberry Sauce  
Cake  
Cigars  
Ice Cream  
Coffee

The members expressed themselves as well satisfied with the social evening which it is their custom to hold annually shortly after their annual meeting for the election of officers.

### Forty Tables at Catholic Women's Whist Successful and Enjoyable Evening at Buckingham Memorial—The Prizes.

The Catholic Women's club conducted a largely attended and most enjoyable whist Monday evening in the Buckingham Memorial. Forty tables were played and prizes were awarded as follows: Ladies, first, Mrs. Campbell; second, Miss Annie Kirby; third, Mrs. Gertrude Toothill; fourth, Mrs. John King. Men, first, Joseph Donnelly; second, Neale Ryan; third, Dr. T. A. Crowley. Home made candy was on sale at two prettily decorated tables in charge of Miss Katherine Kirby, Mrs. Lawrence Riley, Mrs. Maurice Kelley and Miss Henrietta Steinkamp.

The scorers were Mrs. Lawrence Milica, Mrs. Thomas Burns, Mrs. James Fenton, Mrs. Maurice Kelley, Mrs. John Slattery, Mrs. F. B. Eilers, Mrs. Joseph Donovan, Mrs. Charles Smith, John J. Corkery announced the prize winners.

Several pleasing numbers were rendered by Miss Ruth Jordan, piano; Miss Clementine Jordan, violin, and Miss Annie Wholey, violin, and a general social time was enjoyed.

The general committee in charge of the affair was composed of: Mrs. Frank L. Farrel, chairman; Mrs. T. C. Murphy, Mrs. William Shields, Mrs. Maurice Kelley, Mrs. James Fenton, Mrs. William Brown, Mrs. Thomas Burns, Mrs. John Slattery, Mrs. M. V. Murphy, Mrs. William McKnight, Mrs. Rose Reilly, Mrs. D. Shea, Mrs. Charles Lee, Mrs. Joseph Donovan, Mrs. D. J. Driscoll, Mrs. Kate Murphy, Mrs. Thomas Buckley, Mrs. R. M. Powers, Mrs. Frank Eilers, Mrs. James Kearney, Mrs. J. E. Sullivan, Mrs. J. J. Corkery, Mrs. Thomas Doda, Mrs. William McGarry, Miss L. Bowler, Mrs. Charles Smith, Mrs. James T. Woods.

Naples, Italy, exported macaroni to the United States in 1911 to the value of \$4,199,000.

## Have you for Christmas?

We will have them in great variety, at prices to suit all.

Our Christmas Balls and Novelty Baskets make most appropriate gifts.

We would suggest an early inspection.

**REUTER'S** 140 Main Street  
Phone 1184

### FORESTERS' BAZAAR OVER.

Last Night at the Armory Was the Big One of the Three.

The success attained Monday evening by the Foresters of America at the armory was a fitting climax to the three days' fair. The crowd was much larger than on the two previous nights and did not begin to thin out until well into the small hours of the morning. The gallery was filled with interested spectators and all through the evening the floor of the big drill shed was filled with the throng. All the booths were liberally patronized and the stock was pretty generally cleaned out when operations ceased. Billy Zeigler, as on the two previous nights, entertained with his stunts with the baton and guns. Dancing was enjoyed throughout the evening, the Cadillac orchestra furnishing music.

The various committees in charge were as follows: Coat room, Joseph Quinn, Otto Broschke; information, Joseph R. Portelance, William Mahoney; ticket office, Daniel Donovan, Louis Lynch; treasurer of committee, L. J. Lynch; assistant, D. J. Donovan; auditors, Timothy Carey, Carl Hero, Jeremiah Healey; general tickets, Joseph Pfeiffer, Patrick Brennan, L. J. Lynch, T. A. Carey, William H. Callahan, Lewis A. Andrews.

As a whole the fair was a big success and a good sum will be realized from it by the three courts interested.

### Bridgeport Man Drowned.

Bridgeport, Conn., Dec. 16.—Word was received here tonight from Delaware City, Del., of the drowning of Gottfried Ringstrom of this city. Ringstrom, with a party of seven Bridgeport friends, started in the yacht Vagabond for a cruise to Florida. While passing through the Chesapeake and Delaware canal today the rough water caused the boat to nearly overturn, Ringstrom being thrown out.

### A Rembrandt Found.

Lahore, British India, Dec. 16.—A painting which experts have pronounced a Rembrandt has been discovered in a Taudam bazaar.

### METHODIST BROTHERHOOD

Heard Talk on Parcels Post by Assistant Postmaster.

There was a pleasant meeting of the Trinity Methodist Brotherhood in the Sunday school rooms of the T. M. E. church Monday evening, at which the president, Elmer D. Kinsman, presided. William Crowe was elected secretary and treasurer of the club, and the following boys' work committee was re-appointed for the ensuing year: John B. Stanton, G. B. Dolbear, A. H. Berry, J. C. Elmer, Howard N. Porter, Herbert S. Hooker.

On the close of the business session an interesting talk on Parcels Post was given by Arthur L. Peake. He was given a ringing vote of thanks at the conclusion.

### DIED.

BRADY—Suddenly, in this city, Dec. 16, 1912, Charles E. Brady.

## Florida Atlantic Coast Line

CUBA—AUGUSTA SOUTH  
The Standard Railroad of the South  
SEA-LEVEL ROUTE  
Through Trains Daily with All-Steel Electric Lighted Pullmans, Dining Cars.

And Effective January 6th, the "NEW YORK AND FLORIDA SPECIAL" (25th Season) will be in operation daily. For illustrated literature and all information Address J. H. JOHNSON, N. E. Agent 248 Washington Street, Boston

We Give Royal Gold Trading Stamps.

Ask for Them.



## A Christmas Gift For Everyone. 20 Royal Gold Stamps Free.

Cut out this COUPON, present it at our store, and by purchasing \$1.00 worth of Groceries, except Butter, Sugar and Eggs, you will receive 20 GOLD STAMPS FREE, besides the Regular and Extra Stamps given on sales.

FROM MONDAY, DEC 16th to SATURDAY, DEC. 21st.

This COUPON not good after Saturday, Dec. 21st.



## Yuletide Greetings



Santa Claus is with us again. His surprises will gladden the heart of everyone. So will we. We have stocked him in every possible way to make Christmas a memorable occasion. Never in history have we stocked our stores so bountifully. We invite everybody to celebrate with us.

CANDY, lb. .... 10c  
all flavors, all kinds

NONE SUCH MINCE MEAT, 3 packages ..... 25c

CRANBERRIES, lb. .... 10c  
SQUASH, can .... 10c

MIXED NUTS, lb. .... 15c

FARD DATES, lb. .... 10c

SPECIAL CHRISTMAS BUTTER 37c lb.

We are the butter headquarters of the world. Having direct from the creameries in carload shipments we are able to sell the finest creamery butter at this price.

WHAT DO YOU PAY? Remember the best creamery butter cannot be sold cheaper than our price, only inferior goods can.

Fine Eggs 25c

Why Pay More 25c

FREE A Very Beautiful Long Stemmed Rose with 1/4 lb. can Spice. 10c

GRAPES, Malaga, lb. .... 12c

CURRENTS, lb. .... 10c  
PUMPKIN, can .... 10c

SEEDED RAISINS, 3 packages ..... 25c

Cheese, - - lb. 22c

Layer Figs, lb. 15c

## EXTRA SPECIAL R&R Plum Pudding

No Christmas Table Complete Without This Delicious Pudding

10 Gold Stamps with individual can 10c  
20 Gold Stamps with 1 lb. can - 23c  
40 Gold Stamps with 2 lb. can - 43c

20 Stamps with 1 box Colgate's Soap 25c

100 Gold Stamps 50c  
with a large can A&P BAKING POWDER

10 GOLD STAMPS WITH EACH OF THE FOLLOWING GROCERIES

1 can Sultana Corn ..... 10c  
1 pk. A&P Ice Cream or Jelly Powder ..... 10c  
1 bottle A&P Queen Olives ..... 10c  
1 lb. Fig Bars ..... 10c  
1 pk. Grandmother's Oats ..... 10c  
1 pk. Macaroni or Spaghetti ..... 10c  
1 can Columbia River Salmon ..... 14c  
1 jar A&P Smoked Beef ..... 15c  
1 can Ind. R&R Plum Pudding ..... 10c  
1 tumbler Jelly ..... 10c  
25 Stamps with 1 large bottle A&P Extracts ..... 25c

20 Stamps with 1 can Columbia River SALMON 22c

30 Stamps with 1 lb. El Ryad Coffee 35c  
60 Stamps with 1 lb. Tea 50c

FREE DELIVERY

135 MAIN STREET



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135 MAIN STREET

## The Porteous & Mitchell Co.

## CHRISTMAS GIFT BUYING

IS WONDERFULLY SIMPLIFIED IN THIS CHRISTMAS STORE

Our immense stocks of Christmas Merchandise gathered from the great producing centers of the world afford the widest possible range of choice. Here you find the gift that is useful and practical as well as the gift of pure beauty—and you know that whatever price you pay for the article selected, that you have the assurance, that quality considered it is the very lowest.

FROM EVERY VIEW POINT—ASSORTMENT, QUALITY AND PRICE, THIS STORE STANDS PRE-EMINENT, AS THE IDEAL GIFT STORE.

## We Are Christmas Headquarters for TOYS

Toys of all kinds and all styles, including all the latest novelties in Mechanical Toys and the prices are very reasonable. Don't fail to visit our Holiday Basement for the most complete assortment and best values in Toys to be had hereabout.

## Big Dolls Little Dolls

DRESSED—UNDRESSED—A GREAT ASSORTMENT ALL THE BEST MAKES

We have never before shown such a variety of Dolls as we have assembled this season. There are Jointed Dolls, Kid Body Dolls, Bisque Dolls, Character Face Dolls, Etc., and the price range is 10c to \$5.00.

## Boys' Books Girls' Books

Attractive Gift Books for Children of All Ages

A complete Book Store is at your service in the Millinery room. Every noted book of recent publication is now in our stock, as well as a splendid assortment of dainty gift books in appropriate and tasteful bindings, produced especially for gift purposes. There are Books for boys, for girls, and for adults—also a complete showing of Christmas Cards, Calendars and Booklets.

## For Gift Purposes JEWELRY All in Dainty Boxes

We are showing a complete line of Jewelry for gift purposes, including hundreds of articles of personal adornment for men, women and children. Our Jewelry Department is one of the most attractive sections in the store for gift seekers.

See our special showing of Mesh Bags—all the latest ideas at 50c to \$5.00.

## Holiday Handkerchiefs A Comprehensive Assortment

At Prices to Suit Every Purse

Our stock of Handkerchiefs is complete—all kinds and prices. Handkerchiefs make very popular presents and you cannot find anywhere a more comprehensive assortment of fine qualities and low prices than we are offering. This immense array of Handkerchiefs is systematically displayed so that you can find exactly what you want without the least delay.

## FINE LINENS For Christmas Gifts

Any housekeeper would appreciate a gift from amongst our assortment of Fine Linens. Now is a good time to make your selection, while the stock is complete, and you can trade in comfort. These few suggestions:

TABLE SETS—Cloth and one dozen Napkins to match—plain or hemstitched—price range \$3.98 to \$47.50 a set.

LUNCHEON SETS, in Damask, real Maderia and real Cluny—price range \$1.98 to \$15.00.

LUNCHEON SQUARES, in a full line of sizes—price range \$1.00 to \$5.00.

LUNCHEON NAPKINS, in Damask and real Maderia—price range \$2.50 to \$10.00 a dozen.

TRAY CLOTHS, in a splendid assortment—price range 12 1/2c to \$1.00 each.

MONOGRAM TOWELS, in Damask and Huck-abuck, hemstitched, scalloped and embroidered—25c to \$1.50 each.

NOVELTY HUCK TOWELING, newest designs, various widths and qualities—price range 25c to 75c a yard.

SCARVES, SQUARES, ETC.—a most complete assortment—price range 25c to \$3.50 each.

LINEN SHEETS, in hemstitched and embroidered—price \$6.50 to \$15.00 a pair.

LINEN PILLOW CASES, hemstitched and embroidered—price range \$1.50 to \$5.00 a pair.

DOILIES, CENTER PIECES, ETC., a splendid showing—price range 10c to \$2.00 each.

## Bath Robe Patterns—Steamer Rugs

Bath Robe Patterns, size 72x90, designs suitable for men and women—prices including Girdle and Neck Cord, \$2.50 and \$3.98 each.

Steamer, Automobile and Lounge Rugs, a splendid assortment, including Scotch Plaid effects—price range \$5.00 to \$10.00.

(At Blanket Department in basement)

## Useful Christmas Gifts From Our Third Floor

Our Third Floor abounds in useful gifts—articles of utility, many of them beautiful too—practical gifts which housewives will appreciate and which will help to beautify the home.

An extensive showing of pretty designs in new matting covered Utility Boxes—price range \$2.00 to \$6.00 each.

Cedar Chests, an almost indispensable article in every household. These are the "Safe Deposit" brand—prices are \$6.50, \$9.50, \$12.50 and up to \$25.00.

### Small Rugs

Small size Rugs for Christmas gifts, 27x54 inches, at \$1.69, \$1.99 and \$2.50—size 36x72 inches at \$2.75, \$4.50 and \$8.00.

### Silk Lambrequins

Chester Brothers' Silk Lambrequins, with heavy gold fringe, all ready to use, at \$2.25 each.

### Hassocks

Hassocks, well-made and serviceable at 45c to 58c each.

### Floss Cushions

Silk Floss Pillows in all sizes, 15 to 26 inches—also oblong sizes, 16x22 and 18x24.

### Covered Screens

Burlap Covered Screens, mission style, at \$2.75 to \$5.00 each.

### Portieres

Rope and Tapestry Portieres, all the newest styles—price range \$2.50 to \$15.00 a pair.

The Porteous & Mitchell Co.